

Information to identify the case:

Debtor 1	<u>Kathleen Paulauskas</u>	Social Security number or ITIN	xxx-xx-7681
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 18-10349-SLM			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Kathleen Paulauskas

7/2/18

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Kathleen Paulauskas
 Debtor

Case No. 18-10349-SLM
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 22

Date Rcvd: Jul 02, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 04, 2018.

db
 517266000 +Kathleen Paulauskas, 532 Roosevelt St, Roselle Park, NJ 07204-1512
 Avevue, PO Box 659584, San Antonio, TX 78265-9584
 517265996 Chase Slate Card, PO Box 1423, Charlotte, NC 28201-1423
 517266009 +Garden Stae Endoscopy, 1700 Galloping Hill Rd, Kenilworth, NJ 07033-1303
 517266006 +Goodyear Credit Plan, PO Box 9001006, Louisville, KY 40290-1006
 517265999 Home Depot Credit Services, PO Box 9001010, Louisville, KY 40290-1010
 517266004 +Mr Cooper, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
 517266002 North Shore Agency, Re Publishers Clearinghouse, PO Box 9205,
 Old Bethpage, NY 11804-9005
 517266010 Overlook Medical Center, PO Bix 35611, Newark, NJ 07193-5611
 517265995 +Sear Credit Cards, PO Box 78051, Phoenix, AZ 85062-8051

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 03 2018 00:30:38 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Jul 03 2018 00:30:33 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517266007 +EDI: RMSC.COM Jul 03 2018 03:53:00 (Care Credit) Synchrony Bank, PO Box 9600161,
 Orlando, FL 32896-0001
 517265998 E-mail/Text: bnc@trustamerifirst.com Jul 03 2018 00:30:26 Amerifirst, 4405 S 96th St,
 Omaha, NE 6812-1210
 517302664 E-mail/Text: bnc@trustamerifirst.com Jul 03 2018 00:30:26
 Amerifirst Home Improvement Finance, 11171 Mill Valley Road, Omaha, NE 08154
 517266003 E-mail/Text: mreed@affccollections.com Jul 03 2018 00:30:42 Accurate Collection Services,
 17 Prospect Street, Morristown, NJ 07960-6862
 517266001 EDI: WFNNB.COM Jul 03 2018 03:53:00 Blair, PO Box 659707, San Antonio, TX 78265-9707
 517466138 EDI: BL-BECKET.COM Jul 03 2018 03:53:00 Capital One, N.A., c/o Becket and Lee LLP,
 PO Box 3001, Malvern PA 19355-0701
 517266005 EDI: IRS.COM Jul 03 2018 03:53:00 Dept of Treasury, IRS, Andover, MA 01810-9041
 517265997 EDI: TSYS2.COM Jul 03 2018 03:53:00 Juniper Mastercard, PO Box 13337,
 Philadelphia, PA 19101-3337
 517266008 EDI: CBSKOHLS.COM Jul 03 2018 03:53:00 Kohls, PO Box 2983, Milwaukee, WI 53201-2983
 517269164 +EDI: RMSC.COM Jul 03 2018 03:53:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 12

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 04, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 2, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
 Eric R. Perkins eperkins@mdmc-law.com, slahr@mdmc-law.com,nj42@ecfcbis.com,
 gdelmonaco@mdmc-law.com; tcolombini@mdmc-law.com
 Eric R. Perkins on behalf of Trustee Eric R. Perkins eperkins@mdmc-law.com, slahr@mdmc-law.com,
 nj42@ecfcbis.com,gdelmonaco@mdmc-law.com;tcolombini@mdmc-law.com
 Rebecca Ann Solarz on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
 rsolarz@kmlawgroup.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5